

Your Personal Prescription Benefit Program

High Deductible Health Plan

Welcome to your new prescription benefit plan, managed by CVS Caremark. Your plan is designed to bring you quality pharmacy care that can help you save money.

Following is a brief summary of your prescription benefits. On the back side, you will find details about your prescription benefit plan, which offers two ways for you to save on your long-term medications. CVS Caremark and NAPEBT are confident you will find value with your new prescription benefit program.

	Network Retail Pharmacy	CVS Caremark Retail-90 Pharmacy	Mail Service Pharmacy
When to Use Your Benefit:	For immediate and long-term* medication needs	For immediate and long-term medication needs	For long-term medication needs
Where:	The CVS Caremark Retail Program includes more than 64,000 participating pharmacies nationwide, including independent pharmacies and chain pharmacies. To locate a CVS Caremark participating retail network pharmacy in your area, simply click on "Find a Pharmacy" at www.caremark.com .	You have the convenience of getting your long-term medications at one of our more than 51,000 Retail-90 Pharmacy locations for your mail service copay. You also have the convenience of getting your 30-day prescriptions at your local Retail-90 Pharmacy.	Simply mail your original prescription and the mail service order form to CVS Caremark. Your medications will be sent directly to your home, office or a location of your choice.
Your Copay**	20% (\$5 min) for each medication AFTER deductible is met		
Day Supply Limit:	30-day supply	90-day supply	90-day supply
Annual Deductible:	\$1,250 for an individual \$2,500 for a family combined medical/prescription per calendar year		
Maximum Out of Pocket:	\$4,000 for an individual / \$8,000 for a family combined medical/prescription per calendar year in-network		
Web Services:	Register at Caremark.com to access tools that can help you save money and manage your prescriptions. To register, have your Prescription Card ready.		
Customer Care:	Visit Caremark.com or call toll-free at 1-877-456-0109 ***.		

*A long-term medication is taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes, or high cholesterol.

**Copayment, copay or coinsurance means the amount a plan member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

***Once your plan is effective July 1, 2011.

(over)

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

Use This Plan to Fill Your Long-Term Medications

This plan offers you choice and savings when it comes to filling long-term* prescriptions. Now you have **two ways to save:**

CVS Caremark Mail Service Pharmacy:

- Enjoy convenient home delivery
- Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

Retail-90 Pharmacy:

- Pick up your medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

Plus, you can easily order refills and manage your prescriptions anytime at www.caremark.com.

To Get Started

The following chart provides detailed steps to help you start enjoying all the benefits of your prescription benefit plan.

IF YOU WOULD LIKE . . .	THEN . . .
To pick up at Retail-90 Pharmacy	<p>Please let us know.</p> <p>You can do so quickly and easily. Choose the option that works best for you:</p> <ul style="list-style-type: none"> • Visit your Retail-90 Pharmacy and talk to the pharmacist • Call us toll-free using the number on the back of your Prescription Card, and we'll handle the rest
To sign up for mail service for the first time	<p>You can do so easily online or by phone.</p> <ul style="list-style-type: none"> • Register or log into Caremark.com, select "Order Prescriptions", then click on "Request a Prescription" then click on "FastStart®" • Call FastStart toll-free at 1-800-875-0867. We'll handle the rest
More information	<p>Give us a call.</p> <p>Use the phone number on the back of your Prescription Card to call us toll-free.</p>

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**Actual quantity may vary depending on your plan.